

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION

In re: HANSEN, JESSICA L.

§ Case No. 09-71009

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$40,553.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$0.00</u>
Total Distribution to Claimants: <u>\$7,813.07</u>	Claims Discharged Without Payment: <u>\$465,570.48</u>
Total Expenses of Administration: <u>\$4,305.26</u>	

3) Total gross receipts of \$ 12,118.33 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$12,118.33 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$42,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	4,305.26	4,305.26	4,305.26
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	467,674.60	312,852.67	312,852.67	7,813.07
TOTAL DISBURSEMENTS	\$509,674.60	\$317,157.93	\$317,157.93	\$12,118.33

4) This case was originally filed under Chapter 7 on March 18, 2009.
The case was pending for 61 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/17/2014 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Divorce judgment	1149-000	12,118.33
TOTAL GROSS RECEIPTS		\$12,118.33

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	(blank name)	4110-000	42,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$42,000.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	1,961.83	1,961.83	1,961.83
Ehrmann Gehlbach Badger Lee & Considine, LLC	3110-000	N/A	1,790.00	1,790.00	1,790.00
Ehrmann Gehlbach Badger Lee & Considine, LLC	3120-000	N/A	433.00	433.00	433.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00

Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	14.31	14.31	14.31
Rabobank, N.A.	2600-000	N/A	16.12	16.12	16.12
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$4,305.26	\$4,305.26	\$4,305.26

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	8,866.39	9,096.27	9,096.27	267.30
2	Howard Klapman	7100-000	80.00	130.00	130.00	3.82
3	Chase Bank USA NA	7100-000	2,025.56	2,065.38	2,065.38	60.69
4	PYOD LLC its successors and assigns as assignee of	7100-000	N/A	111.30	111.30	3.27
5	PYOD LLC its successors and assigns as assignee of	7100-000	N/A	2,221.32	2,221.32	65.28

6	Roundup Funding, LLC	7100-000	214.65	268.48	268.48	7.89
7	American Express Centurion Bank	7100-000	90.00	90.00	90.00	2.64
8	Lois Kulinsky	7100-000	92,714.85	92,475.25	92,475.25	2,717.48
9	Audrey Gaynor	7100-000	157,275.56	159,261.56	159,261.56	4,680.06
10	Midland Funding LLC	7100-000	130.19	157.97	157.97	4.64
11	FIA CARD SERVICES, NA/BANK OF AMERICA	7200-000	38,446.26	39,106.92	39,106.92	0.00
12	FIA CARD SERVICES, NA/BANK OF AMERICA	7200-000	7,300.26	7,868.22	7,868.22	0.00
NOTFILED	David's Bridal Retail Svcs.	7100-000	1,557.49	N/A	N/A	0.00
NOTFILED	Helzberg Diamonds	7100-000	2,710.17	N/A	N/A	0.00
NOTFILED	Chase Student Loan Servicing LLC	7100-000	27,221.64	N/A	N/A	0.00
NOTFILED	Home Depot Processing Center	7100-000	2,141.29	N/A	N/A	0.00
NOTFILED	Citibank	7100-000	16,617.57	N/A	N/A	0.00
NOTFILED	Dale Coy, MD	7100-000	49.90	N/A	N/A	0.00
NOTFILED	Kohl's	7100-000	599.89	N/A	N/A	0.00
NOTFILED	Medical Financial Management, Inc.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	The Children's Place Processing Center	7100-000	57.17	N/A	N/A	0.00
NOTFILED	Eliot Long New York, NY	7100-000	32,000.00	N/A	N/A	0.00
NOTFILED	Lake County Pathology	7100-000	101.80	N/A	N/A	0.00
NOTFILED	Young S. Kim, MD	7100-000	132.14	N/A	N/A	0.00
NOTFILED	Chase Student Loan Servicing LLC	7100-000	18,203.80	N/A	N/A	0.00
NOTFILED	HSBC Retail Services	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Centegra Hospital - McHenry	7100-000	415.92	N/A	N/A	0.00
NOTFILED	Chase (Freedom Visa)	7100-000	41,236.67	N/A	N/A	0.00
NOTFILED	Advocate Good Shepherd	7100-000	6,518.29	N/A	N/A	0.00
NOTFILED	Advocate Health	7100-000	1,514.85	N/A	N/A	0.00
NOTFILED	Advocate Good Shepherd	7100-000	574.70	N/A	N/A	0.00
NOTFILED	Dian Adamczyk	7100-000	8,500.00	N/A	N/A	0.00
NOTFILED	Advanced Surgical Care of No. IL, Ltd.	7100-000	377.59	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$467,674.60	\$312,852.67	\$312,852.67	\$7,813.07

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-71009

Trustee: (330490) MEGAN G. HEEG

Case Name: HANSEN, JESSICA L.

Filed (f) or Converted (c): 03/18/09 (f)

§341(a) Meeting Date: 04/24/09

Period Ending: 04/17/14

Claims Bar Date: 07/29/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Cash on hand	100.00	0.00		0.00	FA
2 Harris Bank checking #0180	1,000.00	0.00		0.00	FA
3 daybed and refrigerator	2,200.00	0.00		0.00	FA
4 Swarovski minature figurines & precious moments	400.00	0.00		0.00	FA
5 Wearing apparel	1,000.00	0.00		0.00	FA
6 LSW Policy #LS0104625	0.00	0.00		0.00	FA
7 Stonebridge Life via DiscoverCard	0.00	0.00		0.00	FA
8 TIAA Cref	Unknown	0.00		0.00	FA
9 Bi-weekly child support	853.00	0.00		0.00	FA
10 Divorce judgment Judgement debt owed by ex-husband pursuant to dissolution of marriage.	78,000.00	12,118.33		12,118.33	FA
11 Autos, trucks, trailers, other vehicles, access.	35,000.00	0.00		0.00	FA
12 Puppy and 15 yr old cat	0.00	0.00		0.00	FA
12 Assets Totals (Excluding unknown values)	\$118,553.00	\$12,118.33		\$12,118.33	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 30, 2010

Current Projected Date Of Final Report (TFR): December 12, 2013 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71009

Case Name: HANSEN, JESSICA L.

Taxpayer ID #: **_***0281

Period Ending: 04/17/14

Trustee: MEGAN G. HEEG (330490)

Bank Name: The Bank of New York Mellon

Account: 9200-*****43-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/02/12	{10}	Tom Vaughn Chapter 13 Trustee	judgment debt owed to debtor from ex-husband	1149-000	141.80		141.80
12/03/12	{10}	Tom Vaughn	judgment money owed to debtor from ex-husband	1149-000	420.92		562.72
01/02/13	{10}	Tom Vaughn	collection on judgment	1149-000	420.92		983.64
01/17/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001033049088 20130117	9999-000		983.64	0.00

ACCOUNT TOTALS	983.64	983.64	\$0.00
Less: Bank Transfers	0.00	983.64	
Subtotal	983.64	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$983.64	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71009

Case Name: HANSEN, JESSICA L.

Taxpayer ID #: **-***0281

Period Ending: 04/17/14

Trustee: MEGAN G. HEEG (330490)

Bank Name: Rabobank, N.A.

Account: ****190666 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/18/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	983.64		983.64
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	973.64
02/01/13	{10}	Chapter 13 Trustee	payment on judgment debt	1149-000	420.92		1,394.56
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,384.56
03/04/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on judgment due to debtor	1149-000	420.93		1,805.49
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,795.49
04/01/13	{10}	Trustee Vaughn	payment on judgment	1149-000	420.92		2,216.41
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,206.41
05/02/13	{10}	Tom Vaughn	payment on divorce judgment	1149-000	420.92		2,627.33
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,617.33
06/03/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment of judgment	1149-000	420.92		3,038.25
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,028.25
07/01/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on Proof of Claim	1149-000	420.93		3,449.18
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,439.18
08/06/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on judgment	1149-000	424.48		3,863.66
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,853.66
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,843.66
10/02/13	{10}	Tom Vaughn, Chapter 13 Trustee	payment on Proof of Claim	1149-000	4,997.23		8,840.89
10/18/13	{10}	Trustee Tom Vaughn	payment on judgment	1149-000	3,187.44		12,028.33
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.31	12,014.02
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.12	11,997.90
02/09/14	10101	MEGAN G. HEEG	Dividend paid 100.00% on \$1,961.83, Trustee Compensation; Reference:	2100-000		1,961.83	10,036.07
02/09/14	10102	Ehrmann Gehlbach Badger Lee & Considine, LLC	Dividend paid 100.00% on \$1,790.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,790.00	8,246.07
02/09/14	10103	Ehrmann Gehlbach Badger Lee & Considine, LLC	Dividend paid 100.00% on \$433.00, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		433.00	7,813.07
02/09/14	10104	DISCOVER BANK	Dividend paid 2.93% on \$9,096.27; Claim# 1; Filed: \$9,096.27; Reference: 6011-0075-6415-9811	7100-000		267.30	7,545.77
02/09/14	10105	Howard Klapman	Dividend paid 2.93% on \$130.00; Claim# 2; Filed: \$130.00; Reference: G0005837	7100-000		3.82	7,541.95
02/09/14	10106	Chase Bank USA NA	Dividend paid 2.93% on \$2,065.38; Claim# 3; Filed: \$2,065.38; Reference:	7100-000		60.69	7,481.26
02/09/14	10107	PYOD LLC its successors and assigns as assignee of	Dividend paid 2.93% on \$111.30; Claim# 4; Filed: \$111.30; Reference:	7100-000		3.27	7,477.99

Subtotals :

\$12,118.33

\$4,640.34

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71009

Case Name: HANSEN, JESSICA L.

Taxpayer ID #: **-***0281

Period Ending: 04/17/14

Trustee: MEGAN G. HEEG (330490)

Bank Name: Rabobank, N.A.

Account: ****190666 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/09/14	10108	PYOD LLC its successors and assigns as assignee of	Dividend paid 2.93% on \$2,221.32; Claim# 5; Filed: \$2,221.32; Reference:	7100-000		65.28	7,412.71
02/09/14	10109	Roundup Funding, LLC	Dividend paid 2.93% on \$268.48; Claim# 6; Filed: \$268.48; Reference: 299-536-987	7100-000		7.89	7,404.82
02/09/14	10110	American Express Centurion Bank	Dividend paid 2.93% on \$90.00; Claim# 7; Filed: \$90.00; Reference: 3767-911725-21007	7100-000		2.64	7,402.18
02/09/14	10111	Lois Kulinsky	Dividend paid 2.93% on \$92,475.25; Claim# 8; Filed: \$92,475.25; Reference:	7100-000		2,717.48	4,684.70
02/09/14	10112	Audrey Gaynor	Dividend paid 2.93% on \$159,261.56; Claim# 9; Filed: \$159,261.56; Reference:	7100-000		4,680.06	4.64
02/09/14	10113	Midland Funding LLC	Dividend paid 2.93% on \$157.97; Claim# 10; Filed: \$157.97; Reference: 6018595365135488	7100-000		4.64	0.00

ACCOUNT TOTALS	12,118.33	12,118.33	\$0.00
Less: Bank Transfers	983.64	0.00	
Subtotal	11,134.69	12,118.33	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$11,134.69	\$12,118.33	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # 9200-*****43-66	983.64	0.00	0.00
Checking # ****190666	11,134.69	12,118.33	0.00
	\$12,118.33	\$12,118.33	\$0.00